

In re:  
Nicole D. James  
Debtor

Case No. 23-12980-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 13, 2023

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
db	+ Nicole D. James, 8525 Mansfield Avenue, Philadelphia, PA 19150-3207
14819708	Barden, Thorwarth, Daughtridge, PO Box 1928, Voorhees, NJ 08043
14819709	Black Expressions, PO Box 6404, Camp Hill, PA 17012
14819712	Chestnut Hill Hospital, PO Box 504148, Saint Louis, MO 63150-0001
14819715	+ Citifinancial Services, 1000 Technology Drive, O Fallon, MO 63368-2239
14819727	+ DSNB, PO Box 469100, Escondido, CA 92046-9100
14819728	+ Enhanced Recovery Corp., 10550 Derwood Park Blvd., Suite 600, Jacksonville, FL 32256-2811
14819730	Frank James Jr., 8525 Mansfield Avenue, Philadelphia, PA 19150-3207
14819739	Midland Funding LLC, 1315 Aero Drive, San Diego, CA 92123
14819744	Ocwen, PO Box 6440, Carol Stream, IL 60197-6440
14819748	+ Phelan Hallihan & Schmeig, LLP, One Penn Center at Suburban Station, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14819750	Philadelphia Department of Streets, PO Box 966, Philadelphia, PA 19105-0966
14819753	+ RJM Acquisitions, P.O. Box 12023, Hauppauge, NY 11788-0816
14819752	Residential Credit Opportunities Trust, co FCI Lender Services Inc., PO Box 27370, Orlando, FL 32809
14836131	+ Residential Credit Opportunities Trust V-C, co FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809-0112
14819754	++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint, PO Box 6419, Carol Stream, IL 60197-6419
14819755	#+ Suburban Credit Corporation, SCC Services, PO Box 30640, Alexandria, VA 22310-8640
14819756	Tri-County Emergency Physicians LL, PO Box 347028, Pittsburgh, PA 15251-7028
14822234	+ U.S. Bank National Association, as Trustee, C/O Mark A. Cronin, KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14819758	+ Verizon Pennsylvania, 444 Highway 96 East, Saint Paul, MN 55127-2557
14822278	+ Wells Fargo Bank ,et al, C/O Ryan Starks, Esquire, Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 13 2023 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 13 2023 23:56:00	Wells Fargo Bank, National Association, as Trustee, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493
14819706	Email/Text: g17768@att.com	Dec 13 2023 23:56:00	AT&T, P.O. Box 8212, Aurora, IL 60572-8212
14819707	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 13 2023 23:56:00	Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410
14819710	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 14 2023 00:05:32	CACH, LLC, 4340 South Monaco Street, 2nd Floor, Denver, CO 80237-3485
14819720	Email/Text: megan.harper@phila.gov		

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		Dec 13 2023 23:56:00	City of Philadelphia, C/O Law Department, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102
14819719	Email/Text: megan.harper@phila.gov	Dec 13 2023 23:56:00	City of Philadelphia, Law Department-Bankruptcy Unit, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14819718	Email/Text: megan.harper@phila.gov	Dec 13 2023 23:56:00	City of Philadelphia, Law-Tax & Revenue Unit, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102
14819721	Email/Text: megan.harper@phila.gov	Dec 13 2023 23:56:00	City of Philadelphia, c/o Law Department, 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
14819761	Email/Text: megan.harper@phila.gov	Dec 13 2023 23:56:00	Water Revenue Bureau, c/o City of Philadelphia Law Depart, Bankruptcy Group, MSB, 1401 JFK Blvd., Philadelphia, PA 19102-1595
14819714	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:34	Citi, PO Box 6243, Sioux Falls, SD 57117-6243
14819713	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:48	Citi, 701 E 60th Street North, Sioux Falls, SD 57104-0432
14819716	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:48	Citimortgage, Inc., PO box 6030, Sioux Falls, SD 57117-6030
14819717	Email/Text: megan.harper@phila.gov	Dec 13 2023 23:56:00	City of Philadelphia, Department of Revenue, PO Box 148, Philadelphia, PA 19105-0148
14819722	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	Comenity, PO Box 659728, San Antonio, TX 78265
14819723	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14819724	+ Email/Text: convergent@ebn.phinsolutions.com	Dec 13 2023 23:56:00	Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
14819726	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:41	Department Stores National bank, PO Box 8053, Mason, OH 45040
14819736	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:48	Macy's, PO Box 4564, Carol Stream, IL 60197-4564
14819737	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:36	Macys, P.O. Box 183083, Columbus, OH 43218-3083
14819738	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2023 00:05:35	Macys, PO Box 8218, Mason, OH 45040
14819725	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2023 23:56:00	Department Stores National Bank, c/o Quantum 3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14819729	Email/Text: bknotice@ercbpo.com	Dec 13 2023 23:56:00	Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412
14819731	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2023 00:05:47	GEGRB, PO Box 965007, Orlando, FL 32896-5005
14819732	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 13 2023 23:56:00	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
14819733	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 13 2023 23:56:00	HSBC NV, P.O. Box 98706, Las Vegas, NV 89193-8706
14819711	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2023 00:05:41	Chase Bank USA, PO Box 15298, Wilmington, DE 19850
14819734	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	Lane Bryant, PO Box 182121, Columbus, OH 43218-2121
14819735	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	Lane Bryant Retail, 450 Winks Lane, Bensalem, PA 19020-5932
14819740	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2023 23:56:00	Midland Funding LLC, 8875 Aero Drive, Ste 200,

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			San Diego, CA 92123-2255
14819742	Email/Text: nsm_bk_notices@mrcooper.com	Dec 13 2023 23:56:00	Nationstar Mortgage, LLC, attn: Bankruptcy Department, PO Box 630267, Irving, TX 75063
14819741	Email/Text: nsm_bk_notices@mrcooper.com	Dec 13 2023 23:56:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
14819743	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	New York & Company, PO Box 659728, San Antonio, TX 78265-9728
14819745	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 13 2023 23:56:00	Ocwen Loan Servicing, 1661 Worthington RD, STE 100, West Palm Beach, FL 33409-6493
14819747	^ MEBN	Dec 13 2023 23:54:53	PGW, Credit and Collections Department, 800 West Montgomery Avenue, 3rd Floor, attn: Liens and Judgments Section, Philadelphia, PA 19122-2806
14819749	Email/Text: BKEBN-Notifications@ocwen.com	Dec 13 2023 23:56:00	PHH Mortgage, attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
14822279	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 13 2023 23:56:00	PHH Mortgage Corporation, 1661 Worthington Rd., Ste. 100, West Palm Beach, Florida 33409-6493
14819746	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
14821147	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14833493	^ MEBN	Dec 13 2023 23:54:52	Philadelphia Gas Works, 800 W Montgomery Ave 3F, Philadelphia PA 19122-2898
14819751	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2023 23:56:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14819757	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 13 2023 23:56:00	U.S. Bank NA, c/o Nationstar Mortgage LLC, Attention: Bankruptcy Department, PO box 619096, Dallas, TX 75261-9096
14837182	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 13 2023 23:56:00	U.S. Bank National Association, at. el, c/o Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
14819759	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 13 2023 23:56:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Spring, MO 63304-2225
14819760	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
14819762	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:56:00	WFNNB/Ashley Stewart, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14837958	*	PHH Mortgage Corporation, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2005-OP2, Mortgage Pass-Through Certificates, Series 2005-OP2 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill bkgroup@kmlawgroup.com
MICHAEL D. SAYLES	on behalf of Debtor Nicole D. James midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
STEPHEN R. STARKS	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trus ryan.starks@brockandscott.com, wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13  
:   
NICOLE D. JAMES, :   
Debtor : Bky. No. 23-12980 AMC

**ORDER**

**AND**, the court having scheduled a hearing to consider whether this case should be dismissed and the Debtor prohibited from refiling any future bankruptcy cases for a period of 365 days;


**AND**, the Debtor having failed to appear at the hearing;

It is hereby **ORDERED** that:

1. The above bankruptcy case is **DISMISSED**.
2. The Debtor is **PROHIBITED** from filing another bankruptcy case for a period of 365 days.

The bar on refiling expires on **December 12, 2024**.

Date: Dec. 13, 2023

  
\_\_\_\_\_  
ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE